

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

Northern District of Illinois

Case No. 04-17250

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Erickson J. Ocasio
1401 West Berteau #A
Chicago, IL 60618

Social Security No.:

xxx-xx-2945

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: August 30, 2004

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 04-17250

User: nmolina
Form ID: bl8

Page 1 of 1
Total Served: 21

Date Rcvd: Aug 30, 2004

The following entities were served by first class mail on Sep 01, 2004.

db +Erickson J. Ocasio, 1401 West Berteau #A, Chicago, IL 60613-1960
aty +Rusty Payton, Rusty A Payton P C, 2114 West Roscoe, Chicago, IL 60618-6220
tr +Allan J Demars, ESQ, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957
8052394 +Action Card, POB 5052, Sioux Falls, SD 57117-5052
8052395 +Asset Acceptance Corp, 7027 MILLER RD, WARREN, MI 48092-4726
8052396 +Asset Acceptance LLC, PO BOX 2036, WARREN, MI 48090-2036
8052397 +Bankfirst, 2600 W 49TH ST, SIOUX FALLS, SD 57105-6557
8052398 +Capital One Bank, PO BOX 85015, RICHMOND, VA 23285-5015
8052399 +Dinerscorpcd, POB 5813, DENVER, CO 80217-5813
8052400 +Ebay Inc, 2145 Hamilton Ave, San Jose, CA 95125-5905
8052401 +Hhld Bank, PO BOX 98706, LAS VEGAS, NV 89193-8706
8052402 +Medical Collections Sy, 725 S. WELLS AVE STE 700, CHICAGO, IL 60607-4578
8052403 Municipal, 185 MONTAGUE ST, BROOKLYN, NY 11201-3608
8052407 +Quest Diagnostics, POB 64500, Baltimore, MD 21264-4500
8052393 +Rusty A Payton, Rusty A Payton PC, 2114 West Roscoe Street, Chicago, IL 60618-6220
8052408 +Sallie Mae 3rd Pty Lsc, 1002 ARTHUR DR, LYNN HAVEN, FL 32444-1683
8052409 +Star Events LLC, 1609 West Belmont - @Nd Floor, Chicago, IL 60657-3017
8052410 +Yourbank.com/gateway, PO BOX 9714, GRAY, TN 37615-9714

The following entities were served by electronic transmission on Aug 31, 2004 and receipt of the transmission was confirmed on:

8052401 +EDI: HFC.COM Aug 31 2004 07:24:00 Hhld Bank, PO BOX 98706, LAS VEGAS, NV 89193-8706
8052404 EDI: PROVID.COM Aug 31 2004 07:24:00 Providian, Providian Processing SVCS, PO Box 660548,
Dallas, TX 75266-0548
8052405 +EDI: PROVID.COM Aug 31 2004 07:24:00 Providian Financial, PO BOX 9180,
PLEASANTON, CA 94566-9180
8052406 +EDI: PROVID.COM Aug 31 2004 07:24:00 Providian Financial, 4900 JOHNSON DR,
PLEASANTON, CA 94588-3308

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8052392* +Erickson J Ocasio, 1401 West Berteau #A, Chicago, IL 60613-1960

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2004

Signature:

